To whom it may concern; (hopefully everyone);

In addition to everyone else's comments, relief from a mortgage would be appreciated very much in times when there is otherwise no way to pay the mortgage. However in many if not most situations a landlord is also responsible for the costs of water, sewer, garbage removal, taxes and insurance, not to mention the income they rely on. These things should also be considered for the fact these are necessities, and if a landlord has no way of paying for these things then an unhealthy situation can get even more unhealthy very quickly. Please consider the tenants across Oregon who have shelter but no water, sewer, and garbage removal.

Thank you for your time and consideration!

Sincerely, Greg Lorenzen